CLAIMS

What is claimed is:

1.   A method for enrolling an applicant in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for said applicant, said method comprising steps of:

5   a.   receiving enrollment data from said applicant;

          b.   storing said enrollment data;

          c.   receiving identification data from said applicant;

          d.   storing said identification data;

          e.   receiving an image of a biometric sample from said applicant;

10   f.   generating a master template from said image; and

          g.   storing said master template;

wherein said system allows said applicant to access said system if said system receives unrestricted identification data from said applicant and if a live template generated from a live image of said biometric sample from said applicant corresponds to said master template

15   according to predefined criteria.

2. The method of claim 1 wherein said system receives said enrollment data remotely from said identification data.

3. The method of claim 1 wherein said system stores said primary identification data, said secondary identification data, if any, said financial account data, if any, and said master template in relation to an independent indexing element.

4. The method of claim 1 wherein said image comprises a void-image.

5. The method of claim 1 wherein said biometric sample comprises a fingerprint.

6. The method of claim 1 wherein said biometric sample comprises a voiceprint.

7. The method of claim 1 wherein said biometric sample comprises a handprint.

8. The method of claim 1 wherein said biometric sample comprises hand writing.

9. The method of claim 1 wherein said biometric sample comprises hand geometry.

10. The method of claim 1 wherein said biometric sample comprises facial geometry.

11. The method of claim 1 wherein said biometric sample comprises facial recognition.

12. The method of claim 1 wherein said biometric sample comprises a retinal scan.

13. The method of claim 1 wherein said biometric sample comprises an iris scan.

14. The method of claim 1 wherein said biometric sample comprises thermal imaging.

15. The method of claim 1 further comprising the following steps, wherein said master template is replaced by a new master template:

a. receiving a new image of said biometric sample from said applicant;

b. generating a new master template from said new image; and

c. storing said new master template.

16.   A method for accessing a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for an applicant, said method comprising steps of:

    a.   receiving unrestricted identification data from said applicant;

    b.   retrieving all master templates associated with said identification data;

    c.   receiving a live image of a biometric sample from said applicant;

    d.   generating a live template from said live image; and

    e.   accessing said system if said live template corresponds to one of said master templates according to predefined criteria.

17. The method of claim 16 wherein accessing said system comprises consummating a transaction.

18. The method of claim 17 wherein said transaction comprises a non-financial transaction.

19. The method of claim 17 wherein said transaction comprises a financial transaction.

20. The method of claim 19 wherein said system consummates said financial transaction with stored financial account data.

21. The method of claim 20 wherein said system consummates said financial transaction with stored financial account data received as said identification data.

22. The method of claim 21 wherein said system updates said applicant's financial account data based on said identification data.

23. The method of claim 20 wherein said system presents said stored financial account data to said applicant.

24. The method of claim 23 wherein said system consummates said financial transaction based on receipt of selection from said presentation by said applicant.

25.   The method of claim 19 wherein said system consummates said financial transaction with non-stored financial account data.

26.   The method of claim 25 wherein said system stores said non-stored financial account data.

27.   The method of claim 26 wherein said system stores said non-stored financial account data as said applicant's financial account data.

28.   The method of claim 26 wherein said system stores said non-stored financial account data as tracking data.

29.   The method of claim 25 wherein said system receives said non-stored financial account data from token means.

30.   The method of claim 29 wherein said token means comprises a data card.

31.   The method of claim 17 wherein said consummation is paperless.

32.   The method of claim 17 wherein said system receives authorization for said consummation.

33. The method of claim 32 wherein said system receives said authorization from said applicant.

34. The method of claim 33 wherein said authorization precedes said consummation.

35. The method of claim 32 wherein said system receives said authorization from an external party.

36. The method of claim 35 wherein said authorization precedes said consummation.

37. The method of claim 35 wherein said authorization is based on a data exchange with said external party.

38. The method of claim 16 wherein accessing said system comprises receiving additional enrollment data from said applicant and storing said enrollment data.

39. The method of claim 16 wherein accessing said system comprises receiving additional identification data from said applicant and storing said additional identification data.

40. The method of claim 16 wherein said system receives said identification data from non-token means.

41. The method of claim 16 wherein said system receives said identification data from token means.

42. The method of claim 41 wherein said token means comprises a data card.

43. The method of claim 16 wherein said biometric sample comprises a fingerprint.

44. The method of claim 16 wherein said biometric sample comprises a voiceprint.

45. The method of claim 16 wherein said biometric sample comprises a handprint.

46. The method of claim 16 wherein said biometric sample comprises hand writing.

47. The method of claim 16 wherein said biometric sample comprises hand geometry.

48. The method of claim 16 wherein said biometric sample comprises facial geometry.

49. The method of claim 16 wherein said biometric sample comprises facial recognition.

50. The method of claim 16 wherein said biometric sample comprises a retinal scan.

51.   The method of claim 16 wherein said biometric sample comprises an iris scan.

52.   The method of claim 16 wherein said biometric sample comprises thermal

imaging.

53.   A method for enrolling an applicant in a biometric verification system that stores multiple master templates for each biometric sample for said applicant, said method comprising iterative steps of:

  a. receiving a first image of a biometric sample from said applicant;

  b. generating a first master template from said first image;

  c. storing said first master template;

  d. storing one or more additional master templates by iteratively:

    i. receiving a live image of said biometric sample from said applicant;

    ii. generating a live template from said live image;

    iii. generating an additional master template from said live image if said live template corresponds to said first master template according to predefined criteria;

    iv. storing said additional master template; and

    v. repeating for additional master templates of said biometric sample if requested; and

  e. repeating for additional biometric samples if requested;

  wherein said system allows said applicant to access said system if a subsequent live template generated from a subsequent live image of said biometric sample from said applicant corresponds to at least one of said multiple master templates for said applicant according to predefined criteria.

54. The method of claim 53 wherein said first image comprises a void-image.

55. The method of claim 53 wherein said live image comprises a void-image.

56. The method of claim 53 wherein said biometric sample comprises a fingerprint.

57. The method of claim 53 wherein said biometric sample comprises a voiceprint.

58. The method of claim 53 wherein said biometric sample comprises a handprint.

59. The method of claim 53 wherein said biometric sample comprises hand writing.

60. The method of claim 53 wherein said biometric sample comprises hand geometry.

61. The method of claim 53 wherein said biometric sample comprises facial geometry.

62. The method of claim 53 wherein said biometric sample comprises facial recognition.

63. The method of claim 53 wherein said biometric sample comprises a retinal scan.

64. The method of claim 53 wherein said biometric sample comprises an iris scan.

65. The method of claim 53 wherein said biometric sample comprises thermal imaging.

66. The method of claim 53 further comprising the following iterative steps, wherein said multiple master templates are replaced by new multiple master templates:

   a. receiving a new first image of said biometric sample from said applicant;

   b. generating a new first master template from said new first image;

   c. storing said new first master template;

   d. storing one or more new additional master templates by iteratively:

       i.   receiving a new live image of said biometric sample from said applicant;

       ii. generating a new live template from said new live image;

       iii. generating a new additional master template from said new live template if said new live template corresponds to said new first master template according to pre defined criteria;

       iv. storing said new additional master template; and

       v.   repeating for additional new master templates of said biometric sample if requested; and

   e. repeating for additional biometric samples if requested.

67.   A method for accessing a biometric verification system that stores multiple master templates for each biometric sample for an applicant, said method comprising steps of:

a.   receiving a live image of a biometric sample from said applicant;

b.   generating a live template from said live image; and

c.   accessing said system if said live template corresponds to at least one of said multiple master templates for said applicant according to predefined criteria.

68.   The method of claim 67 wherein accessing said system comprises consummating a transaction.

69.   The method of claim 68 wherein said transaction comprises a non-financial transaction.

70.   The method of claim 68 wherein said transaction comprises a financial transaction.

71.   The method of claim 68 wherein said consummation is paperless.

72.   The method of claim 68 wherein said system receives authorization for said consummation.

73.   The method of claim 72 wherein said system receives said authorization from said applicant.

74.   The method of claim 73 wherein said authorization precedes said consummation.

75.   The method of claim 72 wherein said system receives said authorization from an external party.

76.   The method of claim 75 wherein said authorization precedes said consummation.

77.   The method of claim 75 wherein said authorization is based on a data exchange with said external party.

78.   The method of claim 67 wherein said biometric sample comprises a fingerprint.

79.   The method of claim 67 wherein said biometric sample comprises a voiceprint.

80.   The method of claim 67 wherein said biometric sample comprises a handprint.

81.   The method of claim 67 wherein said biometric sample comprises hand writing.

82.   The method of claim 67 wherein said biometric sample comprises hand geometry.

83.   The method of claim 67 wherein said biometric sample comprises facial geometry.

84.   The method of claim 67 wherein said biometric sample comprises facial recognition.

85.   The method of claim 67 wherein said biometric sample comprises a retinal scan.

86.   The method of claim 67 wherein said biometric sample comprises an iris scan.

87.   The method of claim 67 wherein said biometric sample comprises thermal imaging.

88.   A method for enrolling an applicant in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for said applicant, said method comprising steps of:

   a.   receiving enrollment data from said applicant;

   b.   storing said enrollment data;

   c.   receiving identification data from said applicant;

   d.   storing said identification data;

   e.   receiving a first image of a biometric sample from said applicant;

   f.   generating a first master template from said first image;

   g.   storing said first master template;

   h.   storing one or more additional master templates by iteratively:

        i.   receiving a live image of said biometric sample from said applicant;

        ii.   generating a live template from said live image;

        iii.   generating an additional master template from said live image if said live template corresponds to said first master template according to predefined criteria;

        iv.   storing said additional master template; and

        v.   repeating for additional master templates of said biometric sample if requested; and

   i.   repeating for additional biometric samples if requested;

   wherein said system allows said applicant to access said system if said system receives unrestricted identification data from said applicant and if a subsequent live template generated from a subsequent live image of said biometric sample from said applicant corresponds to at least one of said multiple master templates for said applicant according to predefined criteria.

89.   The method of claim 88 wherein said system receives said enrollment data remotely from said identification data.

90.   The method of claim 88 wherein said system stores said primary identification data, said secondary identification data, if any, said financial account data, if any, and said master template in relation to an independent indexing element.

91.   The method of claim 88 wherein said first image comprises a void-image.

92.   The method of claim 88 wherein said live image comprises a void-image.

93.   The method of claim 88 wherein said biometric sample comprises a fingerprint.

94.   The method of claim 88 wherein said biometric sample comprises a voiceprint.

95.   The method of claim 88 wherein said biometric sample comprises a handprint.

96.   The method of claim 88 wherein said biometric sample comprises hand writing.

97.   The method of claim 88 wherein said biometric sample comprises hand geometry.

98.   The method of claim 88 wherein said biometric sample comprises facial geometry.

99. The method of claim 88 wherein said biometric sample comprises facial recognition.

100. The method of claim 88 wherein said biometric sample comprises a retinal scan.

101. The method of claim 88 wherein said biometric sample comprises an iris scan.

102. The method of claim 88 wherein said biometric sample comprises thermal imaging.

103.	The method of claim 88 further comprising the following iterative steps, wherein said multiple master templates are replaced by new multiple master templates:

a.	receiving a new first image of said biometric sample from said applicant;

b.	generating a new first master template from said new first image;

c.	storing said new first master template;

d.	storing one or more new additional master templates by iteratively:

i.	receiving a new live image of said biometric sample from said applicant;

ii.	generating a new live template from said new live image;

iii.	generating a new additional master template from said new live template if said new live template corresponds to said new first master template according to predefined criteria;

iv.	storing said new additional master template; and

v.	repeating for additional new master templates of said biometric sample if requested; and

e.	repeating for additional biometric samples if requested.

104.	A method for accessing a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for an applicant, said method comprising steps of:

   a.	receiving unrestricted identification data from said applicant;

   b.	retrieving all master templates associated with said identification data;

   c.	receiving a live image of a biometric sample from said applicant;

   d.	generating a live template from said live image; and

   e.	accessing said system if said live template corresponds to at least one of said multiple master templates according to predefined criteria.

105.   The method of claim 104 wherein accessing said system comprises consummating a transaction.

106.   The method of claim 105 wherein said transaction comprises a non-financial transaction.

107.   The method of claim 105 wherein said transaction comprises a financial transaction.

108.   The method of claim 107 wherein said system consummates said financial transaction with stored financial account data.

109.   The method of claim 108 wherein said system consummates said financial transaction with stored financial account data received as said identification data.

110.   The method of claim 109 wherein said system updates said applicant's financial account data based on said identification data.

111.   The method of claim 108 wherein said system presents said stored financial account data to said applicant.

112.   The method of claim 111 wherein said system consummates said financial transaction based on receipt of selection from said presentation by said applicant.

113.   The method of claim 107 wherein said system consummates said financial transaction with non-stored financial account data.

114.   The method of claim 113 wherein said system stores said non-stored financial account data.

115.   The method of claim 114 wherein said system stores said non-stored financial account data as said applicant's financial account data.

116.   The method of claim 114 wherein said system stores said non-stored financial account data as tracking data.

117.   The method of claim 113 wherein said system receives said non-stored financial account data from token means.

118.   The method of claim 117 wherein said token means comprises a data card.

119.   The method of claim 105 wherein said consummation is paperless.

120.   The method of claim 105 wherein said system receives authorization for said consummation.

121.   The method of claim 120 wherein said system receives said authorization from said applicant.

122.   The method of claim 121 wherein said authorization precedes said consummation.

123.   The method of claim 120 wherein said system receives said authorization from an external party.

124.   The method of claim 123 wherein said authorization precedes said consummation.

125.   The method of claim 123 wherein said authorization is based on a data exchange with said external party.

126.   The method of claim 104 wherein accessing said system comprises receiving additional enrollment data from said applicant and storing said enrollment data.

127.   The method of claim 104 wherein accessing said system comprises receiving additional identification data from said applicant and storing said additional identification data.

128.   The method of claim 104 wherein said system receives said identification data from non-token means.

129. The method of claim 104 wherein said system receives said identification data from token means.

130. The method of claim 129 wherein said token means comprises a data card.

131. The method of claim 104 wherein said biometric sample comprises a fingerprint.

132. The method of claim 104 wherein said biometric sample comprises a voiceprint.

133. The method of claim 104 wherein said biometric sample comprises a handprint.

134. The method of claim 104 wherein said biometric sample comprises hand writing.

135. The method of claim 104 wherein said biometric sample comprises hand geometry.

136. The method of claim 104 wherein said biometric sample comprises facial geometry.

137. The method of claim 104 wherein said biometric sample comprises facial recognition.

138. The method of claim 104 wherein said biometric sample comprises a retinal scan.

139.   The method of claim 104 wherein said biometric sample comprises an iris scan.

140.   The method of claim 104 wherein said biometric sample comprises thermal imaging.

141.   A computer-readable storage medium comprising computer executable code for enrolling an applicant in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for said applicant, said code instructing a computer to operate as follows:

a.   receive enrollment data from said applicant;

b.   store said enrollment data;

c.   receive identification data from said applicant;

d.   store said identification data;

e.   receive an image of a biometric sample from said applicant;

f.   generate a master template from said image; and

g.   store said master template;

wherein said system allows said applicant to access said system if said system receives unrestricted identification data from said applicant and if a live template generated from a live image of said biometric sample from said applicant corresponds to said master template according to predefined criteria.

142.   The system of claim 141 wherein said system receives said enrollment data remotely from said identification data.

143.   The system of claim 141 wherein said system stores said primary identification data, said secondary identification data, if any, said financial account data, if any, and said master template in relation to an independent indexing element.

144.   The system of claim 141 wherein said image comprises a void-image.

145.   The system of claim 141 wherein said biometric sample comprises a fingerprint.

146.   The system of claim 141 wherein said biometric sample comprises a voiceprint.

147.   The system of claim 141 wherein said biometric sample comprises a handprint.

148.   The system of claim 141 wherein said biometric sample comprises hand writing.

149.   The system of claim 141 wherein said biometric sample comprises hand geometry.

150.   The system of claim 141 wherein said biometric sample comprises facial geometry.

151.   The system of claim 141 wherein said biometric sample comprises facial recognition.

152.   The system of claim 141 wherein said biometric sample comprises a retinal scan.

153.   The system of claim 141 wherein said biometric sample comprises an iris scan.

154.   The system of claim 141 wherein said biometric sample comprises thermal imaging.

155. The system of claim 141 wherein said code further instructs said computer to operate as follows, wherein said master template is replaced by a new master template:

    a.   receive a new image of said biometric sample from said applicant;

    b.   generate a new master template from said new image; and

5   c.   store said new master template.

156.   A computer-readable storage medium comprising computer executable code for accessing a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a master template for each biometric sample for an applicant, said code instructing a computer to operate as follows:

   a.   receive unrestricted identification data from said applicant;

   b.   retrieve all master templates associated with said identification data;

   c.   receive a live image of a biometric sample from said applicant;

   d.   generate a live template from said live image; and

   e.   access said system if said live template corresponds to one of said master templates according to predefined criteria.

157. The system of claim 156 wherein accessing said system comprises consummating a transaction.

158. The system of claim 157 wherein said transaction comprises a non-financial transaction.

159. The system of claim 157 wherein said transaction comprises a financial transaction.

160. The system of claim 159 wherein said system consummates said financial transaction with stored financial account data.

161. The system of claim 160 wherein said system consummates said financial transaction with stored financial account data received as said identification data.

162. The system of claim 161 wherein said system updates said applicant's financial account data based on said identification data.

163. The system of claim 160 wherein said system presents said stored financial account data to said applicant.

164. The system of claim 163 wherein said system consummates said financial transaction based on receipt of selection from said presentation by said applicant.

165. The system of claim 159 wherein said system consummates said financial transaction with non-stored financial account data.

166. The system of claim 165 wherein said system stores said non-stored financial account data.

167. The system of claim 166 wherein said system stores said non-stored financial account data as said applicant's financial account data.

168. The system of claim 166 wherein said system stores said non-stored financial account data as tracking data.

169. The system of claim 165 wherein said system receives said non-stored financial account data from token means.

170. The system of claim 169 wherein said token means comprises a data card.

171. The system of claim 157 wherein said consummation is paperless.

172. The system of claim 157 wherein said system receives authorization for said consummation.

173. The system of claim 172 wherein said system receives said authorization from said applicant.

174. The system of claim 173 wherein said authorization precedes said consummation.

175. The system of claim 172 wherein said system receives said authorization from an external party.

176. The system of claim 175 wherein said authorization precedes said consummation.

177. The system of claim 175 wherein said authorization is based on a data exchange with said external party.

178. The system of claim 156 wherein accessing said system comprises receiving additional enrollment data from said applicant and storing said enrollment data.

179. The system of claim 156 wherein accessing said system comprises receiving additional identification data from said applicant and storing said additional identification data.

180. The system of claim 156 wherein said system receives said identification data from non-token means.

181. The system of claim 156 wherein said system receives said identification data from token means.

182. The system of claim 181 wherein said token means comprises a data card.

183. The system of claim 156 wherein said biometric sample comprises a fingerprint.

184. The system of claim 156 wherein said biometric sample comprises a voiceprint.

185. The system of claim 156 wherein said biometric sample comprises a handprint.

186. The system of claim 156 wherein said biometric sample comprises hand writing.

187. The system of claim 156 wherein said biometric sample comprises hand geometry.

188. The system of claim 156 wherein said biometric sample comprises facial geometry.

189. The system of claim 156 wherein said biometric sample comprises facial recognition.

190. The system of claim 156 wherein said biometric sample comprises a retinal scan.

191.   The system of claim 156 wherein said biometric sample comprises an iris scan.

192.   The system of claim 156 wherein said biometric sample comprises thermal

imaging.

193.   A computer-readable storage medium comprising computer executable code for enrolling an applicant in a biometric verification system that stores multiple master templates for each biometric sample for said applicant, said code instructing a computer to operate as follows:

   a.   receive a first image of a biometric sample from said applicant;

   b.   generate a first master template from said first image;

   c.   store said first master template;

   d.   store one or more additional master templates by iteratively:

      i.   receiving a live image of said biometric sample from said applicant;

      ii.   generating a live template from said live image;

      iii.   generating an additional master template from said live image if said live template corresponds to said first master template according to predefined criteria;

      iv.   storing said additional master template; and

      v.   repeating for additional master templates of said biometric sample if requested; and

   e.   repeat for additional biometric samples if requested;

   wherein said system allows said applicant to access said system if a subsequent live template generated from a subsequent live image of said biometric sample from said applicant corresponds to at least one of said multiple master templates for said applicant according to predefined criteria.

194.   The system of claim 193 wherein said first image comprises a void-image.

195.   The system of claim 193 wherein said live image comprises a void-image.

196.   The system of claim 193 wherein said biometric sample comprises a fingerprint.

197.   The system of claim 193 wherein said biometric sample comprises a voiceprint.

198.   The system of claim 193 wherein said biometric sample comprises a handprint.

199.   The system of claim 193 wherein said biometric sample comprises hand writing.

200.   The system of claim 193 wherein said biometric sample comprises hand geometry.

201.   The system of claim 193 wherein said biometric sample comprises facial geometry.

202.   The system of claim 193 wherein said biometric sample comprises facial recognition.

203.   The system of claim 193 wherein said biometric sample comprises a retinal scan.

204. The system of claim 193 wherein said biometric sample comprises an iris scan.

205. The system of claim 193 wherein said biometric sample comprises thermal imaging.

206. The system of claim 193 wherein said code further instructs said computer to iteratively operate as follows, wherein said multiple master templates are replaced by new multiple master templates:

   a.   receive a new first image of said biometric sample from said applicant;

   b.   generate a new first master template from said new first image;

   c.   store said new first master template;

   d.   store one or more new additional master templates by iteratively:

      i.   receiving a new live image of said biometric sample from said applicant;

      ii.   generating a new live template from said new live image;

      iii.   generating a new additional master template from said new live template if said new live template corresponds to said new first master template according to predefined criteria;

      iv.   storing said new additional master template; and

      v.   repeating for additional new master templates of said biometric sample if requested; and

   e.   repeat for additional biometric samples if requested.

207.   A computer-readable storage medium comprising computer executable code for accessing a biometric verification system that stores multiple master templates for each biometric sample for an applicant, said code instructing a computer to operate as follows:

a.   receive a live image of a biometric sample from said applicant;

b.   generate a live template from said live image; and

c.   access said system if said live template corresponds to at least one of said multiple master templates for said applicant according to predefined criteria.

208.   The system of claim 207 wherein accessing said system comprises consummating a transaction.

209.   The system of claim 208 wherein said transaction comprises a non-financial transaction.

210.   The system of claim 208 wherein said transaction comprises a financial transaction.

211.   The system of claim 208 wherein said consummation is paperless.

212.   The system of claim 208 wherein said system receives authorization for said consummation.

213.   The system of claim 212 wherein said system receives said authorization from said applicant.

214.   The system of claim 213 wherein said authorization precedes said consummation.

215.   The system of claim 212 wherein said system receives said authorization from an external party.

216.   The system of claim 1215 wherein said authorization precedes said consummation.

217.   The system of claim 215 wherein said authorization is based on a data exchange with said external party.

218.   The system of claim 207 wherein said biometric sample comprises a fingerprint.

219.   The system of claim 207 wherein said biometric sample comprises a voiceprint.

220.   The system of claim 207 wherein said biometric sample comprises a handprint.

221.   The system of claim 207 wherein said biometric sample comprises hand writing.

222.   The system of claim 207 wherein said biometric sample comprises hand geometry.

223.   The system of claim 207 wherein said biometric sample comprises facial geometry.

224.   The system of claim 207 wherein said biometric sample comprises facial recognition.

225. The system of claim 207 wherein said biometric sample comprises a retinal scan.

226. The system of claim 207 wherein said biometric sample comprises an iris scan.

227. The system of claim 207 wherein said biometric sample comprises thermal
imaging.

228.   A computer-readable storage medium comprising computer executable code for enrolling an applicant in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for said applicant, said code instructing a computer to operate as follows:

a.   receive enrollment data from said applicant;

b.   store said enrollment data;

c.   receive identification data from said applicant;

d.   store said identification data;

e.   receive a first image of a biometric sample from said applicant;

f.   generate a first master template from said first image;

g.   store said first master template;

h.   store one or more additional master templates by iteratively:

   i.   receiving a live image of said biometric sample from said applicant;

   ii.   generating a live template from said live image;

   iii.   generating an additional master template from said live image if said live template corresponds to said first master template according to predefined criteria;

   iv.   storing said additional master template; and

   v.   repeating for additional master templates of said biometric sample if requested; and

i.   repeat for additional biometric samples if requested;

wherein said system allows said applicant to access said system if said system receives unrestricted identification data from said applicant and if a subsequent live template generated from a subsequent live image of said biometric sample from said applicant corresponds to at least one of said multiple master templates for said applicant according to predefined criteria.

229.   The system of claim 228 wherein said system receives said enrollment data remotely from said identification data.

230.   The system of claim 228 wherein said system stores said primary identification data, said secondary identification data, if any, said financial account data, if any, and said master template in relation to an independent indexing element.

231.   The system of claim 228 wherein said first image comprises a void-image.

232.   The system of claim 228 wherein said live image comprises a void-image.

233.   The system of claim 228 wherein said biometric sample comprises a fingerprint.

234.   The system of claim 228 wherein said biometric sample comprises a voiceprint.

235.   The system of claim 228 wherein said biometric sample comprises a handprint.

236.   The system of claim 228 wherein said biometric sample comprises hand writing.

237.   The system of claim 228 wherein said biometric sample comprises hand geometry.

238.   The system of claim 228 wherein said biometric sample comprises facial geometry.

239.   The system of claim 228 wherein said biometric sample comprises facial recognition.

240.   The system of claim 228 wherein said biometric sample comprises a retinal scan.

241.   The system of claim 228 wherein said biometric sample comprises an iris scan.

242.   The system of claim 228 wherein said biometric sample comprises thermal imaging.

243.   The system of claim 228 wherein said code further instructs said computer to operate as follows, wherein multiple master templates are replaced by new multiple master templates:

   a.   receive a new first image of said biometric sample from said applicant;

   b.   generate a new first master template from said new first image;

   c.   store said new first master template;

   d.   store one or more new additional master templates by iteratively:

      i.   receiving a new live image of said biometric sample from said applicant;

      ii.   generating a new live template from said new live image;

      iii.   generating a new additional master template from said new live template if said new live template corresponds to said new first master template according to predefined criteria;

      iv.   storing said new additional master template; and

      v.   repeating for additional new master templates of said biometric sample if requested; and

   e.   repeat for additional biometric samples if requested.

244.   A computer-readable storage medium comprising computer executable code for accessing a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and multiple master templates for each biometric sample for said applicant, said code instructing a computer to operate as follows:

   a.   receive unrestricted identification data from said applicant;

   b.   retrieve all master templates associated with said identification data;

   c.   receive a live image of a biometric sample from said applicant;

   d.   generate a live template from said live image; and

   e.   access said system if said live template corresponds to at least one of said multiple master templates according to predefined criteria.

245. The system of claim 244 wherein accessing said system comprises consummating a transaction.

246. The system of claim 245 wherein said transaction comprises a non-financial transaction.

247. The system of claim 245 wherein said transaction comprises a financial transaction.

248. The system of claim 247 wherein said system consummates said financial transaction with stored financial account data.

249. The system of claim 248 wherein said system consummates said financial transaction with stored financial account data received as said identification data.

250. The system of claim 249 wherein said system updates said applicant's financial account data based on said identification data.

251. The system of claim 248 wherein said system presents said stored financial account data to said applicant.

252. The system of claim 251 wherein said system consummates said financial transaction based on receipt of selection from said presentation by said applicant.

253. The system of claim 247 wherein said system consummates said financial transaction with non-stored financial account data.

254. The system of claim 253 wherein said system stores said non-stored financial account data.

255. The system of claim 254 wherein said system stores said non-stored financial account data as said applicant's financial account data.

256. The system of claim 254 wherein said system stores said non-stored financial account data as tracking data.

257. The system of claim 253 wherein said system receives said non-stored financial account data from token means.

258. The system of claim 257 wherein said token means comprises a data card.

259. The system of claim 245 wherein said consummation is paperless.

260. The system of claim 245 wherein said system receives authorization for said consummation.

261. The system of claim 260 wherein said system receives said authorization from said applicant.

262. The system of claim 261 wherein said authorization precedes said consummation.

263. The system of claim 260 wherein said system receives said authorization from an external party.

264. The system of claim 263 wherein said authorization precedes said consummation.

265. The system of claim 263 wherein said authorization is based on a data exchange with said external party.

266. The system of claim 244 wherein accessing said system comprises receiving additional enrollment data from said applicant and storing said enrollment data.

267. The system of claim 244 wherein accessing said system comprises receiving additional identification data from said applicant and storing said additional identification data.

268. The system of claim 244 wherein said system receives said identification data from non-token means.

269. The system of claim 244 wherein said system receives said identification data from token means.

270. The system of claim 269 wherein said token means comprises a data card.

271. The system of claim 244 wherein said biometric sample comprises a fingerprint.

272. The system of claim 244 wherein said biometric sample comprises a voiceprint.

273. The system of claim 244 wherein said biometric sample comprises a handprint.

274. The system of claim 244 wherein said biometric sample comprises hand writing.

275. The system of claim 244 wherein said biometric sample comprises hand geometry.

276. The system of claim 244 wherein said biometric sample comprises facial geometry.

277. The system of claim 244 wherein said biometric sample comprises facial recognition.

278. The system of claim 244 wherein said biometric sample comprises a retinal scan.

279. The system of claim 244 wherein said biometric sample comprises an iris scan.

280. The system of claim 244 wherein said biometric sample comprises thermal imaging.